

Date: 05/31/2017
Currency: EUR

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Bonds Issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A1 ES0313273007	11/16/2007 1,800		100,000.00 180,000,000.00	Floating 3-M Euribor+0.090% 18.Feb/May/Aug/Nov	08/18/2017 Gross Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through"	Aaa AAA	Aaa AAA
Series A2 ES0313273015	11/16/2007 2,889	9,127.29 26,368,740.81 9.13%	100,000.00 288,900,000.00	Floating 3-M Euribor+0.200% 18.Feb/May/Aug/Nov	0.0000% 08/18/2017 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2-sf	Aaa AAA
Series A3(G) ES0313273023	11/16/2007 912	36,950.70 33,699,038.40 36.95%	100,000.00 91,200,000.00	Floating 3-M Euribor+0.020% 18.Feb/May/Aug/Nov	0.0000% 08/18/2017 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 AA-sf	Aaa AAA
Series B ES0313273031	11/16/2007 231	100,000.00 23,100,000.00 100.00%	100,000.00 23,100,000.00	Floating 3-M Euribor+0.350% 18.Feb/May/Aug/Nov	0.0190% 08/18/2017 4.855556 Gross 3.933000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A1sf BBB+sf	A1 AA-
Series C ES0313273049	11/16/2007 60	100,000.00 6,000,000.00 100.00%	100,000.00 6,000,000.00	Floating 3-M Euribor+0.900% 18.Feb/May/Aug/Nov	0.5690% 08/18/2017 145.411111 Gross 117.783000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba2sf Bsf	Baa3 BBB
Series D ES0313273056	11/16/2007 108	100,000.00 10,800,000.00 100.00%	100,000.00 10,800,000.00	Floating 3-M Euribor+1.800% 18.Feb/May/Aug/Nov	1.4690% 08/18/2017 375.411111 Gross 304.083000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B3sf CCC+sf	Ba3 BB-
Series E ES0313273064	11/16/2007 174	100,000.00 17,400,000.00 100.00%	100,000.00 17,400,000.00	Floating 3-M Euribor+3.900% 18.Feb/May/Aug/Nov	3.5690% 08/18/2017 912.077778 Gross 738.783000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C D	C CCC-
Total		117,367,779.21	617,400,000.00						

	% Monthly CPR (SMM)		0.08	0.17	0.25	0.34	0.42	0.51	0.60	0.69	
	% Annual equivalent CPR		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	
Series A2	With optional redemption *	Average life	Years	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.71
		Final Maturity	Date	04/21/2018	04/06/2018	03/23/2018	03/13/2018	03/02/2018	02/20/2018	02/09/2018	02/01/2018
	Without optional redemption *	Average life	Years	1.76	1.60	1.50	1.50	1.50	1.50	1.50	1.50
		Final Maturity	Date	02/18/2019	02/18/2019	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	08/18/2018
	With optional redemption *	Average life	Years	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.71
		Final Maturity	Date	04/21/2018	04/06/2018	03/23/2018	03/13/2018	03/02/2018	02/20/2018	02/09/2018	02/01/2018
Series A3(G)	With optional redemption *	Average life	Years	1.76	1.76	1.50	1.50	1.50	1.50	1.50	1.25
		Final Maturity	Date	02/18/2019	02/18/2019	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	08/18/2018
	Without optional redemption *	Average life	Years	2.67	2.61	2.46	2.41	2.25	2.21	2.18	2.02
		Final Maturity	Date	01/16/2020	12/28/2019	10/31/2019	10/14/2019	08/16/2019	08/03/2019	07/20/2019	05/25/2019
	With optional redemption *	Average life	Years	3.00	3.00	2.76	2.76	2.50	2.50	2.50	2.25
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019
Series B	With optional redemption *	Average life	Years	2.95	2.84	2.74	2.63	2.54	2.45	2.38	2.29
		Final Maturity	Date	04/28/2020	03/18/2020	02/10/2020	01/04/2020	12/10/2019	10/30/2019	10/02/2019	09/01/2019
	Without optional redemption *	Average life	Years	4.25	4.00	4.00	3.76	3.76	3.51	3.51	3.25
		Final Maturity	Date	08/19/2021	05/18/2021	05/18/2021	02/18/2021	02/18/2021	11/19/2020	11/19/2020	08/18/2020
	With optional redemption *	Average life	Years	3.00	3.00	2.76	2.76	2.50	2.50	2.50	2.25
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019
Series C	With optional redemption *	Average life	Years	5.92	5.69	5.47	5.26	5.06	4.88	4.71	4.55
		Final Maturity	Date	04/19/2023	01/24/2023	11/03/2022	08/19/2022	06/08/2022	04/03/2022	01/29/2022	12/03/2021
	Without optional redemption *	Average life	Years	7.76	7.51	7.26	7.01	6.76	6.76	6.51	6.25
		Final Maturity	Date	02/18/2025	11/18/2024	08/18/2024	05/18/2024	02/18/2024	02/18/2024	11/18/2023	08/18/2023
	With optional redemption *	Average life	Years	3.00	3.00	2.76	2.76	2.50	2.50	2.50	2.25
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019
Series D	With optional redemption *	Average life	Years	8.32	8.11	7.90	7.68	7.46	7.24	7.03	6.81
		Final Maturity	Date	09/10/2025	06/26/2025	04/09/2025	01/19/2024	10/31/2024	08/12/2024	05/25/2024	03/08/2024
	Without optional redemption *	Average life	Years	9.01	8.76	8.51	8.26	8.01	7.76	7.51	7.25
		Final Maturity	Date	05/18/2026	02/18/2026	11/18/2025	08/18/2025	05/18/2025	05/18/2025	02/18/2025	11/18/2024
	With optional redemption *	Average life	Years	3.00	3.00	2.76	2.76	2.50	2.50	2.50	2.25
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019
Series E	With optional redemption *	Average life	Years	3.00	3.00	2.76	2.76	2.50	2.50	2.50	2.25
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019
	Without optional redemption *	Average life	Years	3.00	3.00	2.76	2				

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.

Additional information
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 Oficial register CNMV: C/ Fdison 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANKINTER 3 FTPYME Fondo de Titulización de Activos

Brief report

Date: 05/31/2017
Currency: EUR

Date of constitution
11/12/2007

VAT Reg. no.
V85264117

Management Company
Europa de Titulización, S.G.F.T

Originator
Bankinter
Lead Manager
Bankinter

Series A1, A2, B, C, D and E
Suscriber
Bankinter

Series A3(G) Underwriter & Placement Agent
Dexia Sabadell

Servicer
Bankinter

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
BBVA

Start-up Loan
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current		% CE		At issue date	
Class A	51.18%	60,067,779.21	52.28%	90.72%	560,100,000.00	9.55%
Series A1	0.00%	0.00		29.15%	180,000,000.00	
Series A2	22.47%	26,368,740.81		46.79%	288,900,000.00	
Series A3(G)	28.71%	33,699,038.40		14.77%	91,200,000.00	
Series B	19.68%	23,100,000.00	29.17%	3.74%	23,100,000.00	5.70%
Series C	5.11%	6,000,000.00	23.17%	0.97%	6,000,000.00	4.70%
Series D	9.20%	10,800,000.00	12.36%	1.75%	10,800,000.00	2.90%
Series E	14.83%	17,400,000.00		2.82%	17,400,000.00	
Issue of Bonds		117,367,779.21			617,400,000.00	
Reserve Fund	8.25%	12,360,886.13		2.90%	17,400,000.00	
Spanish State guarantee						
Series A3(G)		33,699,038.40			91,200,000.00	

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	14,578,357.11	-0.351%
Servicer ppal collect not yet credited	62,294.66	
Servicer ints collect not yet credited	5,040.60	
Liabilities	Available	Balance Interest
Start-up Loan L/T		0.00
Start-up Loan S/T		0.00

Collateral: SME Loans

General			
	Current	At constitution date	
Count	901	2,166	
Principal			
Principal outstanding	102,939,819.17	600,030,104.03	
Average loan	114,250.63	277,022.21	
Minimum	747.18	52,258.86	
Maximum	993,639.62	1,917,168.12	
Interest rate			
Weighted average (wac)	0.61%	4.88%	
Minimum	0.15%	3.70%	
Maximum	4.00%	7.92%	
Final maturity			
Weighted average (WARM) (months)	105	159	
Minimum	06/10/2017	11/25/2007	
Maximum	07/19/2042	12/13/2041	
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR	0.26%	10.72%	
3-month EURIBOR/MIBOR	0.00%	0.25%	
1-year EURIBOR/MIBOR	99.74%	89.04%	

Distribution by sector (CNAE 2009)

	Current	At constitution date
(C) - Manufacturing industry	8.02%	19.16%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	25.63%	18.49%
(L) - Real estate activities	26.64%	16.01%
(F) - Building	9.31%	15.47%
(M) - Professional, scientific and technical activities	10.88%	8.49%
(I) - Catering trade	1.91%	3.41%
(K) - Financial and insurance activities	2.20%	2.77%
(J) - Information and communications	2.49%	2.33%
(H) - Transport and storage	1.29%	2.29%
(S) - Other services	1.24%	2.09%
(Q) - Health Activities and Social Services	3.79%	2.06%
(R) - Artistic, recreational and entertainment activities	2.46%	1.81%
(A) - Agriculture, stockbreeding, fishing and silviculture	1.72%	1.76%
(N) - Clerical activities and support services	1.73%	1.42%
(P) - Education	0.23%	1.00%
(E) - Water supply, sanitation activities, waste management and depollution	0.12%	0.60%
(D) - Supply of electric power, gas, steam and air-conditioning	0.23%	0.51%
(B) - Extractive industries	0.11%	0.35%

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	0.52%	0.54%	0.37%	0.31%
Annual Percentage Rate (CPR)	10.34%	6.01%	6.27%	4.33%	3.70%

Geographic distribution

	Current	At constitution date
Andalucia	17.29%	15.89%
Aragon	2.51%	2.38%
Asturias	1.28%	1.54%
Balearic Islands	1.33%	1.51%
Basque Country	5.81%	5.70%
Canary Islands	6.51%	8.06%
Cantabria	2.53%	1.75%
Castilla-La Mancha	3.24%	3.87%
Castilla-Leon	3.79%	2.99%
Catalonia	8.58%	9.23%
Extremadura	1.05%	0.84%
Galicia	1.33%	1.73%
La Rioja	0.09%	0.22%
Madrid	31.05%	29.16%
Murcia	1.44%	2.00%
Navarra	0.30%	0.88%
Valencia	11.90%	12.26%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	31	24,884.14	318.36	48.10	25,250.60	0.52	3,632,660.84	3,657,911.44	20.22
from > 1 to ≤ 2 months	10	22,409.18	1,381.73	0.00	23,790.91	0.49	1,075,970.72	1,099,761.63	6.08
from > 2 to ≤ 3 months	20	94,211.90	4,552.55	0.00	98,764.45	2.01	2,856,140.63	2,954,905.08	16.33
from > 3 to ≤ 6 months	2	9,757.10	129.36	0.00	9,886.46	0.20	86,477.15	96,363.61	0.53
from > 6 to < 12 months	9	103,600.67	4,521.21	0.00	108,121.88	2.21	837,019.07	945,140.95	5.22
from ≥ 12 to < 18 months	5	66,320.20	9,528.23	0.00	75,848.43	1.55	664,205.40	740,053.83	4.09
from ≥ 18 to < 24 months	3	54,194.12	1,743.85	0.00	55,937.97	1.14	94,763.36	150,701.33	0.83
from ≥ 2 years	44	4,021,274.15	482,913.39	0.00	4,504,187.54	91.89	3,942,609.99	8,446,797.53	46.69
Subtotal	124	4,396,651.46	505,088.68	48.10	4,901,788.24	100.00	13,189,847.16	18,091,635.40	100.00
Doubt debts (subjectives)									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	124	4,396,651.46	505,088.68	48.10	4,901,788.24		13,189,847.16	18,091,635.40	

Additional information

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